

	<b>INDIANA DEPARTMENT OF CHILD SERVICES CHILD WELFARE MANUAL</b>	
	<b>Tool Name:</b> Budget Worksheet	<b>Effective Date:</b> July 1, 2006
	<b>Reference:</b> Chapter 11	<b>Version:</b> 1

### SUGGESTED BUDGET WORKSHEET

EXPENSES		INCOME		
Housing		Main Income		
House payment/rent		Second Income		
Taxes & Insurance (Renter's)		Other Income		
		Total Income		
Other Bills		Income Available for Savings		
Car Payment				
Car Insurance		Total Income		
Life & Health Insurance		Total Expenses Minus		-
Electric		<b>Savings</b>		
Other Utilities (i.e. water)		Approximate Bill Percentages		
Telephone				
Internet Fees		Housing (approximately 30%)		
Credit Card 1		Household Expenses (approximately 30%)		
Credit Card 2		Other Bills (approximately 30%)		
Credit Card 3		Savings (approximately 10%)		
Loans		Paycheck Distribution with approximate percentages		
Cable				
Other Bill 1		Amount Deposited in Checking for Housing & Other Bills 60%	Monthly	Weekly
Other Bill 2			Amount of Cash For Household expenses 30%	
Other Bill 3		Amount for Long Term Savings (invested) 5%		
		Amount for Crisis Fund (Savings Account) 5%		
Household				
Household Budget				
<b>Total Expenses</b>				

Below is a list of items to be listed under each topic. This list is only to be used as a guide and does not include all possible items.

**Housing**

- Rent
- Renter’s Insurance
- House Payment
- Property Taxes
- Property Insurance

**Other Bills**

- Utilities (lights, phone, gas, water)
- Car Payments
- Credit Card Payments
- Installment Loans
- Life & Health Insurance
- Internet Fees
- Cable/Sat TV
- Telephones
- Auto Insurance

**Household**

- Groceries
- Health & Beauty
- Car Gas
- Public Transportation
- Dining Out
- Entertainment
- Haircuts & Beauty Shop
- Books & Magazines
- Church Offering
- Gifts
- Pet food & Supplies

**Savings**

- Crisis Fund**
- Home Repair & Maintenance
- Auto Repair & Maintenance
- Appliance Repair or Replacement
- Unexpected Expenses or Bills
- Pet Veterinarian bills
  
- Long Term Savings**
- College Fund
- Home Purchase
- Auto Purchase